

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

MARK ANDREW SEIFERT
TERESA SEIFERT
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.: 14-24632

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

January 28, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 11/24/2014 and confirmed on 1/14/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		236,448.00
Less Refunds to Debtor	3,407.46	
TOTAL AMOUNT OF PLAN FUND		233,040.54

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	7,859.18	
Trustee Fee	9,700.54	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		17,559.72

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA Acct: 3682	0.00	66,386.34	0.00	66,386.34
	PNC BANK NA Acct: 3682	0.00	0.00	0.00	0.00
	PNC BANK NA Acct: 3682	52,261.97	52,261.97	0.00	52,261.97
	PA DEPARTMENT OF REVENUE* Acct: 6909	1,867.56	1,867.56	155.01	2,022.57
	MUNICIPALITY OF BETHEL PARK (SWG) Acct: 7N29	1,801.33	1,801.33	389.05	2,190.38
	MUNICIPALITY OF BETHEL PARK (SWG) Acct: 7N29	2,239.78	2,239.78	0.00	2,239.78
	PRA RECEIVABLES MANAGEMENT LLC - Acct: 9256	32,090.99	32,090.99	5,128.98	37,219.97
	REGIONAL ACCEPTANCE CORP Acct: 6485	20,892.60	20,892.60	3,407.48	24,300.08
	WELLS FARGO BANK NA D/B/A WELLS F. Acct: 0000	0.00	0.00	0.00	0.00
	PNC BANK NA Acct: 8204	3,579.82	3,579.82	499.05	4,078.87
	PNC BANK NA Acct: 8204	1,132.13	1,132.13	0.00	1,132.13
					191,832.09

Priority					
	DAVID A RICE ESQ Acct:	0.00	0.00	0.00	0.00
	MARK ANDREW SEIFERT Acct:	0.00	0.00	0.00	0.00
	MARK ANDREW SEIFERT Acct:	1,882.00	1,882.00	0.00	0.00
	MARK ANDREW SEIFERT Acct:	1,525.46	1,525.46	0.00	0.00
	RICE AND ASSOCIATES	4,000.00	4,000.00	0.00	0.00

14-24632

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority					
	Acct:				
	RICE AND ASSOCIATES	1,000.00	1,000.00	0.00	0.00
	Acct:				
	RICE AND ASSOCIATES	1,211.54	1,211.54	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX3-16				
	RICE AND ASSOCIATES	1,647.64	1,647.64	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX3-19				
	BETHEL PARK SD & MUNIC OF BETHEL F	3,813.91	3,813.91	0.00	3,813.91
	Acct: 1436				
	INTERNAL REVENUE SERVICE*	11,355.07	11,355.07	0.00	11,355.07
	Acct: 6909				
	PA DEPARTMENT OF REVENUE*	586.70	586.70	0.00	586.70
	Acct: 6909				
					15,755.68
Unsecured					
	ARROW FINANCIAL SERVICES++	0.00	0.00	0.00	0.00
	Acct: 0021				
	ASSET ACCEPTANCE CORP	0.00	0.00	0.00	0.00
	Acct: 6305				
	CAVALRY SPV I LLC - ASSIGNEE(*)	9,850.40	1,723.05	0.00	1,723.05
	Acct: 3985				
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00
	Acct: 7630				
	CITIBANK NA(*)++	0.00	0.00	0.00	0.00
	Acct: 5130				
	QUANTUM3 GROUP LLC - AGENT COME	119.06	20.83	0.00	20.83
	Acct: 3288				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: 0894				
	LVNV FUNDING LLC, ASSIGNEE	151.06	26.42	0.00	26.42
	Acct: 9938				
	DEBT RECOVERY SOLUTIONS LLC	518.34	90.67	0.00	90.67
	Acct: 2995				
	GEORGINO INDUSTRIAL SUPPLY CO	0.00	0.00	0.00	0.00
	Acct: 3895				
	PITTSBURGH PARKING COURT	0.00	0.00	0.00	0.00
	Acct: 9488				
	TONYS AUTO CENTER INC	0.00	0.00	0.00	0.00
	Acct: 8400				
	AMERICAN INFOSOURCE LP AGENT FOF	144.96	25.36	0.00	25.36
	Acct: 0760				
	CAVALRY SPV I LLC - ASSIGNEE(*)	0.00	0.00	0.00	0.00
	Acct: 7530				
	PA DEPARTMENT OF REVENUE*	178.60	31.24	0.00	31.24
	Acct: 6909				
	GEORGINO INDUSTRIAL SUPPLY CO	3,614.00	632.17	0.00	632.17
	Acct:				
	PEOPLES NATURAL GAS CO LLC*	777.23	135.95	0.00	135.95
	Acct: 4449				
	INTERNAL REVENUE SERVICE*	28,485.74	4,982.78	0.00	4,982.78
	Acct: 6909				
	LVNV FUNDING LLC, ASSIGNEE	1,045.40	182.86	0.00	182.86
	Acct: 1503				
	CAVALRY SPV I LLC - ASSIGNEE(*)	238.49	41.72	0.00	41.72
	Acct: 0641				
					7,893.05
TOTAL PAID TO CREDITORS					215,480.82

TOTAL	
CLAIMED	15,755.68
PRIORITY	115,866.18
SECURED	45,123.28

Date: 01/28/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

Imaged Certificate of Notice Page 5 of 7
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

MARK ANDREW SEIFERT
TERESA SEIFERT
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:14-24632

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

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United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Mark Andrew Seifert
Teresa Seifert
DebtorsCase No. 14-24632-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dsaw
Form ID: pdf900Page 1 of 2
Total Noticed: 40

Date Rcvd: Jan 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 30, 2020.

db +Mark Andrew Seifert, 3336 Sylvan Road, Bethel Park, PA 15102-1144
jdb +Teresa Seifert, 3336 Sylvan Road, Bethel Park, PA 15102-1144
cr +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600,
Pittsburgh, PA 15212-5866

13959348 +Arrow Financial Services / Sears, c/o Doyle Legal Services, 204 St Charles way, Unit E#177,
York, PA 17402-4646

13959350 +Bethel Park Tax Collector, Jordan Tax Services, 7100 Baptist Road,
Bethel Park, PA 15102-3908

13959355 +Credit Management Co / Image Radiology, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
13959357 +Daniel S Siedman, Esq. / PNC Mtg., 111 Woodcrest Road, Suite 200,
Cherry Hill, NJ 08003-3620

13959358 +Debt Recovery Solution / Verizon, Attention: Bankruptcy, 900 Merchants Concourse Ste L111,
Westbury, NY 11590-5121

13959359 +Georgino Industrial Supply Co., 125 First Avenue, Pittsburgh, PA 15222-1506
13991083 +Municipality of Bethel Park, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,
Pittsburgh, PA 15219-6101

13991082 +Municipality of Bethel Park/Bethel Park SD, c/o Goehring Rutter & Boehm,
437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101

13959362 +National City Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4704
13965149 +PNC BANK, N/A, P O BOX 94982, CLEVELAND OHIO 44101-4982
14012280 +PNC Bank, National Association, ATTN Bankruptcy Department, 3232 Newmark Drive,
Miamisburg, OH 45342-5421

13959365 +PNC Mortgage, 2370 Liberty Ave, Pittsburgh, PA 15226
13959363 Pa. Dept. of Revenue, Bureau of Individual Taxes, Dept. 280432, Harrisburg, PA 17128-0432
13998720 +Peoples Natural Gas Company LLC, 375 North Shore Drive, Suite 600,
Pittsburgh, PA 15212-5866

13959366 +Professnl Acct Mgmt In, Pam Po Box 391, Milwaukee, WI 53201-0391
13959368 +Tonys Auto Center, Inc., 5607 Library Road, Bethel Park, PA 15102-3531
13971517 +Wells Fargo Bank, N.A., P.O. Box 19657, Irvine, CA 92623-9657

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 29 2020 03:34:10
PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067

13959347 +E-mail/Text: ally@ebn.phinsolutions.com Jan 29 2020 03:14:33 Ally Financial,
200 Renaissance Ctr, Detroit, MI 48243-1300

13963669 E-mail/Text: ally@ebn.phinsolutions.com Jan 29 2020 03:14:33
Ally Financial serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004

13982680 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jan 29 2020 03:35:18
American InfoSource LP as agent for, Verizon, PO Box 248838,
Oklahoma City, OK 73124-8838

13959349 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Jan 29 2020 03:14:53
Asset Acceptance / Citibank, Attn: Bankruptcy Dept, Po Box 2036, Warren, MI 48090-2036

13959351 +E-mail/Text: bankruptcy@cavps.com Jan 29 2020 03:15:06 Calvary Portfolio Services / HSBC,
Attention: Bankruptcy Department, 500 Summit Lake Dr. Suite 400, Valhalla, NY 10595-2321

13959352 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 29 2020 03:34:08 Capital 1 Bank,
Attn: General Correspondence, Po Box 30285, Salt Lake City, UT 84130-0285

13960045 +E-mail/Text: bankruptcy@cavps.com Jan 29 2020 03:15:06 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

13959353 +E-mail/Text: notices@burt-law.com Jan 29 2020 03:15:24 Citibank SD,
c/o Burton Neil & Assoc., 1060 Anddrew Dr., Suite 170, West Chester, PA 19380-5601

13959354 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 29 2020 03:14:44 Comenity Capital/jjill,
995 W 122nd Ave, Westminster, CO 80234-3417

13959356 +E-mail/PDF: creditonebknofications@resurgent.com Jan 29 2020 03:34:11 Credit One Bank,
Po Box 98873, Las Vegas, NV 89193-8873

13959360 +E-mail/Text: cio.bncmail@irs.gov Jan 29 2020 03:14:41 Internal Revenue Service,
P.O. Box 7346, Philadelphia, PA 19101-7346

14015343 E-mail/PDF: resurgentbknofications@resurgent.com Jan 29 2020 03:34:15
LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

13986661 E-mail/PDF: resurgentbknofications@resurgent.com Jan 29 2020 03:34:46
LVNV Funding, LLC its successors and assigns as, assignee of GE Money Bank,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

14657793 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 29 2020 03:45:45
Portfolio Recovery Associates, LLC, PO BOX 41067, Norfolk, VA 23541

13965609 E-mail/Text: RVSVCBICNOTIC1@state.pa.us Jan 29 2020 03:14:50
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, PA 17128-0946

13979268 E-mail/Text: bnc-quantum@quantum3group.com Jan 29 2020 03:14:46
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,
Kirkland, WA 98083-0788

13971905 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Jan 29 2020 03:34:41 Regional Acceptance Corporation,
PO Box 1847, Wilson, NC 27894-1847

District/off: 0315-2

User: dsaw
Form ID: pdf900

Page 2 of 2
Total Noticed: 40

Date Rcvd: Jan 28, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13959367 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Jan 29 2020 03:34:41 Regional Finance Corp,
550 Ohio Pike Unit F, Cincinnati, OH 45255-3472
13959369 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Jan 29 2020 03:14:29
Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bethel Park School District
cr Municipality of Bethel Park
cr PNC BANK, NATIONAL ASSOCIATION
13991726* +Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
13959361* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
13959364* Pa. Dept. of Revenue, Bureau of Individual Taxes, Dept. 280432, Harrisburg, PA 17128-0432
TOTALS: 3, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 30, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION
andygornall@latouflawfirm.com
David A. Rice on behalf of Joint Debtor Teresa Seifert ricelawl@verizon.net,
lowdenscott@gmail.com
David A. Rice on behalf of Debtor Mark Andrew Seifert ricelawl@verizon.net,
lowdenscott@gmail.com
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgrou@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Bethel Park School District jhunt@grblaw.com,
cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor Municipality of Bethel Park jhunt@grblaw.com,
cnoroski@grblaw.com
Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,
srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com
Scott R. Lowden on behalf of Debtor Mark Andrew Seifert niclowlgl@comcast.net
Scott R. Lowden on behalf of Joint Debtor Teresa Seifert niclowlgl@comcast.net
TOTAL: 11